

SERFF Tracking Number:	JFNT-125720103	State:	Arkansas
Filing Company:	Jefferson National	State Tracking Number:	39503
Company Tracking Number:	JNL-GMDB-2008		
TOI:	A03I Individual Annuities - Deferred Variable	Sub-TOI:	A03I.002 Flexible Premium
Product Name:	GMDB		
Project Name/Number:	GMDB rider/		

Filing at a Glance

Company: Jefferson National	SERFF Tr Num: JFNT-125720103	State: ArkansasLH
Product Name: GMDB	SERFF Status: Closed	State Tr Num: 39503
TOI: A03I Individual Annuities - Deferred Variable		
Sub-TOI: A03I.002 Flexible Premium	Co Tr Num: JNL-GMDB-2008	State Status: Disapproved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Missy Pulliam	Disposition Date: 10/29/2008
	Date Submitted: 07/02/2008	Disposition Status: Disapproved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: GMDB rider	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 10/29/2008	
State Status Changed: 10/29/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Guaranteed Minimum Death Benefit Rider	

Company and Contact

Filing Contact Information

Missy Pulliam, Compliance Analyst	MPulliam@jeffnat.com
9920 Corporate Campus Drive	(502) 587-3809 [Phone]

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Louisville, KY 40223

Filing Company Information

Jefferson National
9920 Corporate Campus Drive
Louisville, KY 40223
(502) 587-3809 ext. [Phone]

CoCode: 64017
Group Code:
Group Name:
FEIN Number: 75-0300900

State of Domicile: Texas
Company Type: Variable Annuity
State ID Number:

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Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	
Per Company:	No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Linda Bird	10/29/2008	10/29/2008

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Linda Bird	07/07/2008	07/07/2008			
Industry						
Response						

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fee`	Note To Reviewer	Missy Pulliam	07/17/2008	07/17/2008

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Disposition

Disposition Date: 10/29/2008

Implementation Date:

Status: Disapproved

Comment: Our records indicate that we have been holding this submission since July 7, 2008. The filing fee has not been received. It is Department policy to close a filing after such a long time has lapsed without receipt of the filing fee. Therefore, we are disapproving your submission today.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	GMDB		No

SERFF Tracking Number: JFNT-125720103 *State:* Arkansas
Filing Company: Jefferson National *State Tracking Number:* 39503
Company Tracking Number: JNL-GMDB-2008
TOI: A03I Individual Annuities - Deferred Variable *Sub-TOI:* A03I.002 Flexible Premium
Product Name: GMDB
Project Name/Number: GMDB rider/

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 07/07/2008

Submitted Date 07/07/2008

Respond By Date

Dear Missy Pulliam,

This will acknowledge receipt of the captioned filing.

Objection 1

- Certification/Notice (Supporting Document)
- Application (Supporting Document)
- Life & Annuity - Acturial Memo (Supporting Document)
- GMDB (Form)

Comment: The filing fee was not included under EFT on this submission. Please advise if a check for the filing fee will follow by regular mail on this filing? We will hold your filing in a pending status until the fee is received.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

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Note To Reviewer

Created By:

Missy Pulliam on 07/17/2008 01:10 PM

Subject:

Filing Fee`

Comments:

Filing fee was mailed 7/14/08.

Thank You,

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Form Schedule

Lead Form Number: JNL-GMDB-2008

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	JNL-GMDB-2008	Policy/Cont GMDB ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial			JNL- Monument Advisor ROP Rider.pdf AR Cover Letter.pdf

JEFFERSON NATIONAL LIFE INSURANCE COMPANY

A Stock Company

GUARANTEED MINIMUM DEATH BENEFIT RIDER

This rider is a part of the contract to which it is attached in consideration of the application, if any, and the charges as shown in the rider specifications below. Except as specified in this rider, it is subject to all of the provisions contained in the contract. This rider takes effect on the Rider Date. This rider must be elected at the time of initial purchase of the Contract. This rider may only be elected by an Owner(s) who has not attained age 81.

RIDER SPECIFICATIONS

Contract Number: [123456789]
Rider Date: [July 1, 2008]
Rider Fee Percentage: [0.20%]

DEFINITIONS

“Adjusted Partial Withdrawal” is equal to:

- a) the partial withdrawal and any applicable premium taxes withheld; multiplied by
- b) the death benefit immediately prior to the partial withdrawal; divided by
- c) the Contract Value immediately prior to the withdrawal.

“Due proof of death” includes both a death certificate, or some other form of notice satisfactory to us, and your election in a form satisfactory to us for the payment method.

“GMDB Base” means the total of all Purchase Payments, less any Adjusted Partial Withdrawal and any premium taxes, as applicable. An Adjusted Partial Withdrawal is calculated each time a withdrawal is taken.

“Net Contract Value” is equal to the Contract Value reduced by any applicable Transaction Fee, premium taxes, and the applicable portion of the Subscription Fee.

The following hereby amends and replaces the section of the contract captioned "Proceeds Payable on Death, Death Benefit Amount During the Accumulation Period."

PROCEEDS PAYABLE AT DEATH

DEATH BENEFIT AMOUNT DURING THE ACCUMULATION PERIOD: During the Accumulation Period, if the death of the Owner(s) occurs prior to the Contract Anniversary immediately following the Owner(s) attaining age 90, the death benefit will be equal to the greater of:

- 1) the GMDB Base; and
- 2) the Net Contract Value determined as of the end of the Valuation Period upon which we receive Due proof of death of the Owner.

If the death of the Owner(s) occurs on or after the Contract Anniversary immediately following the Owner(s) attaining age 90, the death benefit will be equal to the Net Contract Value determined as of the end of the Valuation Period upon which we receive Due proof of death of the Owner.

After the death benefit is determined, it remains in the Separate Account until distribution begins. From the time the death benefit is determined until distribution is made, any amount in the Sub-account will be subject to investment risks, which are borne by the Beneficiary.

If Joint Owners are named:

- 1) the death benefit is determined based on the Age of the oldest Owner; and
- 2) the death benefit is payable upon the first death.

If the Owner is a non-natural person, the death of an Annuitant will be treated as the death of the Owner.

If more than one Annuitant is named:

- 1) the death benefit is determined based on the Age of the oldest Annuitant; and

- 2) the death benefit is payable upon the first death.

RIDER CHARGE

After the Rider Date, the rider charge will be deducted from the Contract Value on each Contract Anniversary. The rider charge is equal to the Rider Fee Percentage, shown in the rider specifications, multiplied by the greater of the GMDB Base and the Contract Value. Unless we agree otherwise, the rider charge will be deducted proportionally from each investment option.

On the Contract Anniversary immediately following the Owner(s) attaining age 90, the GMDB Base will equal the Contract Value and no further rider charges will be deducted.

If you surrender the Contract on a date other than on a Contract Anniversary, we will deduct a proportional rider charge from the amount paid upon surrender. If this rider terminates, we will assess the current year rider charge at the time the rider terminates prorated by the time elapsed for the Contract Year. Past rider charges will not be refunded.

The rider charge will not be deducted after the Contract Value decreases to zero.

Cancellation

After the Rider Date, you cannot affirmatively request to cancel this rider. However, the rider may terminate in accordance with the Termination of Rider provision below.

Spousal Continuation

Unless the Owner has previously elected a death benefit payment option, a Beneficiary who is a spouse of the deceased Owner may elect to continue the Contract in his or her own name at the then current death benefit amount, which amount shall be deemed to be the initial Purchase Payment for purposes of this rider.

Termination of Rider

This rider will terminate without value on the occurrence of any of the following dates:

1. the date there is a change of owner or joint owner (or annuitant if any owner is a non-natural person);
2. the Annuity Date;
3. the date the contract to which this rider is attached terminates;
4. the date the Contract Value decreases to zero.

Signed for Jefferson National Life Insurance Company.



Secretary

June 5, 2008

Commissioner of Insurance, Arkansas
1200 West Third Street
Little Rock, AR 72201-1904

Re: Jefferson National Life Insurance Company
NAIC # 64017-3381 FEIN # 75-0300900
Form Number(s): JNL-GMDB-2008

Dear Commissioner/Director:

Enclosed, in duplicate, is Rider Form No. JNL-GMDB-2008 for your review and approval. This rider is a new form that will be used in conjunction with the following previously approved policy form.

Form No.	Date of Approval
JNL-2300-2	02/26/07

Since developing and getting approval to use these policy forms, it has come to our attention that customers would like to have the option of choosing a Guaranteed Minimum Death Benefit. To satisfy this demand, we have created the enclosed rider. This rider will be available only at initial purchase, and therefore, will not be offered to existing customers.

There is an additional fee for this rider. After the rider date, the rider charge will be deducted from the contract value on each Contract Anniversary.

If you have any questions or comments regarding this submission, please contact me. Enclosed is a self-addressed stamped envelope for your convenience.

Thank you in advance for your immediate attention.

Sincerely,

Missy Pulliam
Regulatory & Compliance Analyst
502.587.3809
mpulliam@jeffnat.com

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Rate Information

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

07/02/2008

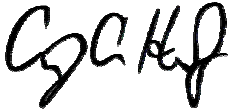
Comments:

Attachment:

Arkansas Certificate of Compliance.pdf

Certificate of Compliance
Arkansas

The company has revised the enclosed policy form(s) and certifies that, to the best of its knowledge and belief, each form submitted is consistent and complies with the requirements of the rules and regulations of Arkansas DOI.



Craig A. Hawley
General Counsel

July 1, 2008